Phila., Oct. 14th 11.

Rev. H. Courtland Robinson, D.D.
3304 Baring St., City.

Dear Dr. Robinson:- I was expecting to see you this week, to thank you directly for your generous gift to our work. We appreciate it so much and so in behalf of the people who are all working so hard for the success of God's Kingdom here I want to thank you and your people most heartily, for this real encouragement and "strengthening of the brethren" that you have

been moved to render. We know you shall be blessed for so doing.

Our work is hard in one way, but God has given us all the support we have thus far needed in the establishment of this church here; and when He is with us we need neither fear, nor worry, nor lack; we must only have faith and be most faithful in our part.

Again thanking You I am Yours for Him

J. S. Lovinger

912 E. Westmoreland St.

G. GRIFFIN LEWIS, M. D.
600 UNIVERSITY BLOCK

OFFICE WORK BY APPOINTMENT ONLY

SYRACUSE, N. Y., Mar. I, I9II

W. C. Robinson, D. D.,
3504 Baring St.,
Philadelphia, Pa.

Dear Friend-

Your letter of the 27th at hand and in reply will say that as far as your father's condition goes, I do not think that there is any reason for worry. He is very fortunate in having one cataract so much farther advanced than the other for the reason that he can have same operated upon and get good vision before the sight is shut off from the other eye. People who have two cataracts in the same stage of development are obliged to go through a certain period of blindness while waiting for the cataracts to mature sufficiently for removal. As regards the result of operation, will say that about 95% are successful and there is nothing to dread about the operation as it is done under cocain, no general anaesthetic being required and seldom is any pain experienced. I just operated a few weeks ago upon an old lady ninety-one years of age and to-day she can read. In regard to the best men in Philadelphia, will say that there are no better in the world than Drs. George de Schweinitz, I705 Walnut St., also Dr. L. Webster Fox, I3I4 Walnut St.,

I may possibly be called to Philadelphia some time within the next two or three weeks and if so will look you up.

Very truly yours,

G. Griffin Lewis

December 19, 1910

The following records of Northminster Presbyterian Bible School were turned over by L. G. Fouse to his successor, Dr. J. Bird Moyer, this date, and a list made in triplicate, one for the Pastor, Dr. W. Courtland Robinson; one for the Clerk of the Session, Mr. E. P. Alexander, and one for the Secretary of the Board of Trustees, Mr. Robert E. Forster. This statement is made so that the proper officers may make notation on their records for the future information and benefit of the church:-

1. Three Secretary's record books, 1873-4-5 (Turned over to Mr. Fouse by Mr. Alexander about two years ago)

2. Superintendent's record books, 1889-1909, inclusive

3. Class cards for 1909

4. Mimeograph machine and accessories

5. Blanks to be used by the New Scholars Committee for reporting on visits made.

6. Blanks to be used by the Visiting Committee reporting on absentees.

7. Minute books as follows:-

   (a) June 27, 1855 - Feb. 22, 1863 (Civil War intervened)
   (b) September 1, 1870 - January 18, 1882
   (c) March 15, 1882 - October 26, 1889
   (d) November 4, 1889 - December 30, 1899
   (e) January 27, 1900 - September 29, 1906
   (f) Current minutes commencing with annual meeting November 1906 turned over to the Secretary, Mr. H. H. Fouse.

8. The following folders:

   No. 85 - Endowment Fund
   " 76 - Rally Day
   " 56 - Teacher Training, addresses, programs, etc.
   " 15 - Annual reports to Presbytery, 1901-1910.

9. Folders for Children's Day Exercises, 1888 - 1910 - 10 folders.

10. Folders for Christmas Music and Exercises, 1884-1909, 10 folders.

11. Following boxes of correspondence:

(a) 1896 - 1901
(b) 1902 and 1903
(c) 1904 - 1906
(d) 1907
(e) 1908 and 1909
(f) 1910

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12. 2 boxes of collection envelopes for the Presbyterian Orphanage.

13. Superintendent's Hymn Book showing selection of hymns by years.

14. Box of materials belonging to Entertainment Committee.

15. Package of literature and pictures pertaining to Missionaries, to be given to the chairman of the Missionary Committee, Mrs. List.

16. Record book of original Christian Endeavor Society, to be turned over to the President of that Society.

Trust & Deposit Company of Onondaga
Syracuse, N.Y.
FRANCIS HENDRICKS, PRESIDENT
FREDERICK W. BARKER, 1ST VICE PRESIDENT JAMES BARNES, SECRETARY
FRANK HISCOCK, 2ND VICE PRESIDENT LUCIUS M. KINNE, ASST. SECRETARY

Syracuse, N.Y., March 7, 1911.

Rev. W. C. Robinson, D. D.,

3504 Baring St., Philadelphia, Pa.

My dear Doctor:-

Your expression of confidence almost overwhelms me but since confidence is next to faith, and I know you have lots of the latter, I have no occasion to be surprised except for the object of your confidence.

What I meant is just this:- I have a brother living in Jacksonville, Florida who has been, for upwards of twenty years, in the business of loaning on real estate without, up to the present time, the loss of a dollar to any of his clients. He is a very careful and conservative man of excellent judgment, is just enough older than I am to escape being charged with youthfulness and is altogether and absolutely trustworthy.

The local rate of interest in the State of Florida is 8% so that if you were a resident of say Jacksonville and should apply to the savings banks there for a real estate loan- they would charge you 8% which, therefore, does not sound to them as high as it does to us.

I have made several loans for my acquaintances through him and they turned out very satisfactory, not one of them, to my knowledge, ever having any complaint on account of delayed payment of interest and never a foreclosure.

It is not always possible to obtain just the loan you want but they are very frequently offered. The interest is represented by a series of coupons attached to the mortgage note, the same as in the case of a coupon bond and these they usually make payable at my brother's office in Jacksonville and the holders of the mortgage send those to him, as they mature, for collection and he charges 2% on the amount collected for his services. For example- should you have a loan of $1000.00 at 8% you would receive $20.00 each three months as interest, a total for the year of $80. For the collection of this you would pay my brother $1.60 so that you would receive net 7-4/10%.

Jacksonville is a thoroughly thriving and up-to-date city, is growing nicely and I was astonished, during my visit there in December and January last past, to note the conditions in the town.

If you should care to do anything further in the matter I would be glad to help you. The loan comes to you absolutely free of any expense, the borrower paying all charges.

Yours truly,

L. M. Kinne

B-

Trust & Deposit Company of Onondaga
Syracuse, N.Y.
FRANCIS HENDRICKS, PRESIDENT
FREDERICK W. BARKER, 1ST VICE PRESIDENT. JAMES BARNES, SECRETARY.
FRANK HISCOCK, 2ND VICE PRESIDENT. LUCIUS M. KINNE, ASST. SECRETARY.

Syracuse, N.Y., Mar. 1, 1911.

Rev. W. C. Robinson, D. D.,

3504 Baring St., Philadelphia, Pa.

My dear Dr. Robinson:-

Replying to your letter of yesterday, I take pleasure in giving you my impression in regard to the stock you mention. I think it is first class. I believe it to be so in every respect. My impression is based largely on the fact of the very exhaustive investigation which Messrs. Spencer Trask & Co. of New York made and their unqualified recommendation after such investigation. They are conservative people and I should place great confidence in any flat statement that they might make. The stock is selling now around 104, I believe, so it would not net you quite 7%.

If you do not decide to take this stock and would care for anything as good which would pay better- I might possibly be able to be of assistance. I refer to bonds and mortgages. I don't know what sums you want to invest, but I have no doubt in sums of $1000.00 and upwards I can get you practically 8% net on what I consider A No. 1 security.

Yours very truly,

L. M. Kinne

Assistant Secretary.

B-

Alta, Iowa, Sept[illegible], 1912.

Rev. W. C. Robinson:
Phila., Pa.:

My Dear Dr. Robinson:

Your very kind letter came to hand last week and I write to assure you of my appreciation of it.

Of course you are naturally interested more in the First Church, but must know very well most of those in the Second. The town and people seemed very interesting to me and although it was a rather rainy day when I preached there, yet I formed a very pleasant mental picture of the church and people and general surroundings. I feel that it is a big opportunity for a young man and only hope that I can measure up to the responsibility which comes with the call to the pastorate. I am looking forward with great pleasure and with the prospect of much hard work to taking charge of the church in the near future. I hope to begin my work there the 27th. of October.

My wife, Edith Strong, remembers you and Mrs Robinson with a great deal of pleasure and she just yelled up the stairs, "give them my undying affection", so you see where you stand with her. If you prized her highly, as you say, there is a mutual regard. She has retained all of her goodness and certainly is a woman of unusual character and sweetness I feel that I drew a prize package when I led her to the alter. We have two little ones who seem to have inherited some of their father's meanness and much of their mother's beauty of character.

I hope that it may be our pleasure to meet Mrs Robinson when we reach Delhi the latter part of next month. I expect to go on ahead of my family and feather the nest somewhat before the family comes Hoping to meet you often in Delhi and have the privilege of getting better acquainted, I remain,

Yours sincerely,

Wm. McW. Kitteridge.

P.S. If, when I candidated at Delhi that Sunday, I had realized that I was preaching before suchcelebrities as you, I would have felt more nervous than I did. Perhaps it was well that I did not know you were in the congregation that morning!

W.K.

President's Office,
The Fidelity Mutual Life Insurance Company.

Dictated. Philadelphia, March 27, 1912

Rev. W. Courtland Robinson, D.D.,
3504 Baring Street,
Philadelphia, Pa.

My dear Dr. Robinson:-

(This is typewritten because I can better say what I want to say by machine than by pen, but it is none the less personal for all that.)

I tried yesterday to get you on the 'phone when I had letter prepared for Mr. Ireland. I of course did not know that you had left the city. I then asked Dr. Moyer to come over and see me, and I read to him both letters. At his suggestion I made a change in the letter I had prepared for Mr. Ireland, rewrote it, and took it home with me. On my arrival at the house I found your letter of the twenty-sixth. I then concluded not to mail the letter, but to wait until to-day,- give it more time for thought.

I appreciate your position. I feel that you acted for the best, and I want to help you. I have, therefore, written to Mr. Ireland as per copy enclosed herewith. I also enclose for your information a copy of the letter that I had prepared last evening before I saw your letter of the twenty-sixth, and I hope this will dispose of the matter.

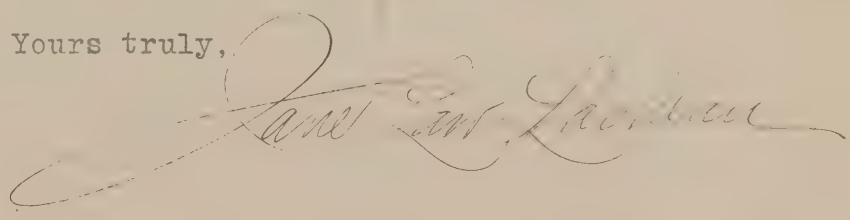
Before the matter is closed I just feel as if I want a little word with you, and if I could talk to you it would be better, and I am only writing because it is not possible to see you now.

I was annoyed yesterday when you told me, in reply to my statement that I had never done anything to Mr. Ireland that was unkind or that would injure him, that Mr. Ireland thought so, that others thought so. If others think so, it must be due to Mr. Ireland's statements; it cannot be due to anything else. Ever since Dr. Moyer was elected to the Superintendency I have carefully refrained from discussing the situation, and while I have heard various things that Mr. Ireland has said about me (they came to me

from good source, and contained just enough fact for me to know that he must have made the statements as they were given to me) I have maintained a dignified silence, which I think you will appreciate. That being true, I naturally resent the inference in the letter written to me by Mr. Ireland, that I had been unkind and had done him injury, and I want to reiterate now that such is not the fact. In answering the letter written by him as I have, I did that which I thought would be best for you, but I felt that I wanted you to know what was in my mind, and with this I would like to close the entire matter.

I appreciate that you have many trials, and I appreciate, too, that you try to do the best for everybody. My feeling for you personally, as well as my respect for you as Pastor of the church, is such that I want to do what will mean the most to you. I hope I have made myself clear.

Yours truly,



President's Office,
Fidelity Mutual Life Insurance Company.

Dictated. Philadelphia, November 5, 1912

My dear Pastor:-

Your letter of the 4th instant was received last evening, and it pains me somewhat to send a reply contrary to what you expect, as I do not feel that I can respond to the call. I explained to you on Sunday a reason for not engaging in active Sunday School work at this time. It is true I am in the school most every Sunday, but as a visitor to come and go at will, without responsibility of any kind. I love the school and I love to attend, and surely I should be free to do this!

I am surprised that you feel that the class will go to pieces if I do not respond. I do not agree with you that the class will go to pieces under those conditions. In the first place, the young ladies are, I think, all members of church, and as such have a responsibility. If their love for the church and their loyalty to the school do not keep them in line I do not feel that the responsibility is mine simply because I don't see my way clear to respond to the call. They are not children, but young ladies knowing their own minds, and surely if I whom they have never known intimately could bring them in line for the Teacher Training Class at a later period, you and Dr. Moyer could influence them now.

It is true, as you state, that I have worked faithfully in the Bible School, and during those years it was a very great pleasure. I never enjoyed any work more than my work in Northminster Bible School, but I do not feel under the circumstances that I can work under Mr. Ireland in view of his attitude toward me, and as long as he is officially connected with the School I do not care to enter into active work. But aside from this, as I explained to you, I want to feel free on Sunday afternoons to use my time as may seem most agreeable to me.

I am very sorry indeed to disappoint you, but I trust you will see my viewpoint and have some sympathy for my position.

I have sent a copy of this letter to Dr. Moyer so that he may know my decision.

Yours sincerely,

Rev. W.Courtland Robinson,
Philadelphia, Pa.

U. S. DEPARTMENT OF LABOR
BUREAU OF IMMIGRATION
WASHINGTON

IN ANSWERING REFER TO
No. 53765/40.

March 11, 1914.

Mr. W. C. Robinson,
Pastor, Northminster Presbyterian Church,
3504 Baring St; Philadelphia, Penna.

Dear Sir:

In response to your letter of March 7, in behalf of an alien named Cyril Arbuthnot, who arrived at the port of New York per SS "Laconia" on November 4, 1912, I beg to state that a warrant for the arrest of the alien was issued and forwarded to the Commissioner of Immigration at Philadelphia on March 2nd last. The warrant charges the alien with being a member of the excluded classes in that he has been convicted of or admits having committed a felony or other crime or misdemeanor involving moral turpitude prior to his entry into the United States; and that he was also a person likely to become a public charge at the time of such entry. The record of hearing has not, as yet, reached the Bureau, but when the same is received, the evidence disclosed by the record will be given careful consideration. You may rest assured the alien will be accorded a fair and impartial hearing, and you will be informed of the action taken.

Very truly yours,

F. H. Larned
Acting Commissioner-General.

JSB/SRL.

J. L. L.

My dear Mr Brown -

Please don't fill
your a matter for which
you are not responsible.
Had you not mentioned
it on Sunday I would
not have thrown so
childish a feeling -
But my feelings were
hurt. The interview on
Sunday was here -

[illegible] the dear
girls and did [illegible]
[illegible] [illegible]
come. Plinth;- the
[illegible] come [illegible]
[illegible] [illegible]
the ball and Miss Endu
fell out with Miss Kea
and went back to
old [illegible] Chapter
No 5 - Miss Lecki [illegible]

placed ... o... per-
suade all. - to
... a, that our
newcomers. Result.-
... could out and
... Ke... and ...
- ... Ke... under
... was but ... newcomers
should be welcomed.
but those old residents

J. L. L.

be announced
and made uncon-
ditional. ...
...
...

and if the Lemon-
ade going for ord-
nance What about
the bottles?

To show you that
I did not use patience
without cause — two
persons spoke to me
about the manner of
conduct, stating they
had been observing
it and wondered
how long I was going

Yr Husband &c -

Dear Mother and Father.

Pa & Mr. Sample get home -

Yours Sincerely

Jane Pearl Jacobs

April Thirtieth

March 27, 1912

Mr. R. M. Ireland,
868 No. 43d Street,
Philadelphia, Pa.

My dear Mr. Ireland:-

The letter written by you on the 25th shows me that you are trying to do what is right, and I am willing to forget whatever in the past has seemed to be unpleasant.

I am quite sure you appreciate the honor bestowed upon you, and I trust you may have many years of active service in the church you have served so faithfully.

Yours sincerely,

Presbyterian Board of Publication and Sabbath School Work,
Philadelphia

Rev. Alexander Henry, D.D., Secretary
410 Witherspoon Building

November 27th, 1912.

Rev. W. Courtland Robinson, D.D.,
3504 Baring Street, Philadelphia.

My Dear Dr. Robinson:

It gives me pleasure to inform you that at its meeting yesterday afternoon, you were unanimously elected a member of our Board of Publication and Sabbath-School Work.

The meetings of the Board are held on the fourth Tuesday afternoons of the month, at four O'clock, and generally continue in session about an hour. Should you accept membership on the Board, you will be assigned to one of the committees. The Sabbath-school and Missionary Committee meets at 4 o'clock on the first Tuesday afternoon of the month; the Young People's Committee meets at 3.30 on the same afternoon; the Business Committee meets at 4 o'clock on the third Monday of the month; and the Editorial Committee on the fourth Tuesday of the month at 3.00--an hour before the meeting of the Board.

I will enclose a copy of our By-Laws, which will give you an idea of what the duties of the committees are.

Trusting that you will see you way clear to accept this election, and that we may have the pleasure of welcoming you as a member of the Board, I am

Very sincerely yours,

Alexander Henry

March 26, 1913

Mr. R. M. Ireland,
868 No. 43d Street,
Philadelphia, Pa.

My dear Mr. Ireland:-

I was glad to receive your letter of the 25th.

I can realize your appreciation of the honor of membership in the Session of Northminster, and trust you may have many years of active service in the church you have served so faithfully.

The break in our personal relations was unfortunate. To my knowledge I never did or said anything to injure you. ~~Consequently there is no~~ reason for me to ask ~~forgiveness~~. On the other hand, I ~~have felt that~~ you have not treated me kindly, but ~~shall be glad to overlook it~~, ~~and~~ trust you may enter on this new work with the same earnestness of purpose that has characterized your effort in the past.

With best wishes personally, I am

Yours sincerely,

P.S. written as for change - but not

CLEARING HOUSE ASSOCIATION
OF THE
BANKS OF PHILADELPHIA

DEPARTMENT OF EXAMINATION
WM. M. HARDT
EXAMINER

November 27, 1911.

Dr. W. C. Robinson,
3504 Baring Street,
Philadelphia.

My dear Dr. Robinson:

I am constrained to impose upon your time by replying at some length to your letter of November 25th, and in doing so I shall be frank, but desire that its contents should be considered absolutely confidential.

There was not so much in what certain gentlemen said on Thursday night, as the atmosphere that produced it. They seemed to me to be so phlegmatically interested in the project, if not at heart opposed to it, that I was amazed. Their attitude as it impressed me recalled the position of the Southern representatives in Congress prior to the Civil War. They were serving in that Congress, although at the same time planning for the destruction of the Union. In the conversation practical failure of the project was predicted, and the remark made that we could never expect any practical help from the "big bugs". When pressed to name one, Mr. Nicholson's name was given. Now, I was not particularly wedded to the form of supper that we proposed to have, but my hope was to actively enlist just such men as Mr. N., and I believe we could have done so more easily through the plan I proposed than otherwise, although by some personal effort I believe it can still be effected. I am only using him as a representative of the supposed class. In this

CLEARING HOUSE ASSOCIATION
OF THE
BANKS OF PHILADELPHIA

DEPARTMENT OF EXAMINATION
WM. M. HARDT
EXAMINER

connection I wish to say that Mr. Nicholson to my mind represents one of the best products of our church and denomination and he is, as you know, one of the most democratic and easily approached person that I know of. His work is done quietly, consistently, and every man of the same character in the congregation should be brought if possible to the front through the efforts of our Association.

I think this a good opportunity to refer to my own attitude regarding this new movement. Above all things I want to help you. I have never served under any pastor who appealed to me more strongly from every point of view than yourself, and through sympathy for you in the hard work you have to do and a desire to encourage and support your plans, I was willing to co-operate with you and others in the interests of the men of the church. I have no ambition whatever for honors, but each day I feel that if I have done something, however slight, that has helped someone, I find in that my greatest satisfaction. I do not wish to create antagonism nor become involved in them through any possible conflict of interests on the part of the various working bodies of the church, and when it seemed to me that this was probable I felt like relinquishing all activity. To my mind a roaring noise and an aspect of sack cloth and ashes is not all of religion, and yet I think some of our people believe that unless one meets those conditions he is not of much service.

As to the work of interesting men, my theory is that wherever

CLEARING HOUSE ASSOCIATION
OF THE
BANKS OF PHILADELPHIA

DEPARTMENT OF EXAMINATION
WM. M. HARDT
EXAMINER

W. C. R.--3.

you give a man something to do in church work where the responsibility for his work, however slight, is apparent, that man is made better because he instantly assumes a higher ideal and governs himself accordingly. On tha other hand, I believe that absolute idleness in church work tends to lead men to believe that because no immediate responsibility rests upon them they are inclined to retrograde. As my brief note of yesterday informs you, I shall continue to co-operate with you in the future as earnestly as if the events of Thursday night had not occurred.

Sincerely yours,

Wm M Hardt

ST. LOUIS, SPRINGFIELD & PEORIA RAILROAD.

(ILLINOIS TRACTION COMPANY)

First and Refunding 5% Gold Bonds.

Coupon Bonds, $1,000, registerable as to principal only, or exchangeable for fully registered bonds.

Registered Bonds, $1,000, or multiples, both classes interchangeable.

Trustee, Illinois Trust and Savings Bank, Chicago, Ill.

Dated, December 1, 1909.

Due, December 1, 1939.

Redeemable, at 105 on any interest date.

Interest payable, June 1st and December 1st in Chicago or New York.

Authorized, $15,000,000.

Outstanding,
Including Prior Liens, $4,913,000.

Legality of the bond issue, mortgage and incorporation of the Company has been passed upon by Messrs. Isham, Lincoln & Beale, Chicago. Copies of attorneys' opinions will be furnished upon request, and copies of reports of Messrs. Barrow, Wade, Guthrie & Co., Chartered Accountants, may be seen at our office.

PRICE ON APPLICATION.

N. W. HALSEY & CO.

NEW YORK,	49 Wall Street.
PHILADELPHIA,	1421 Chestnut Street.
BALTIMORE,	Cor. Calvert and Fayette Streets.
CHICAGO,	Cor. Adams and La Salle Streets.
SAN FRANCISCO,	424 California Street.
GENEVA, SWITZERLAND,	2 Rue de la Croix d'Or.

CORRESPONDENTS.

BOSTON,	HALSEY & CO., INC. 55 Congress Street.
LONDON, ENGLAND,	HALSEY & CO., LTD., 24 Throgmorton Street. E. C.

All statements herein are official, or are based on information which we regard as reliable, and, while we do not guarantee them, they are the data upon which we have acted in the purchase of this security.

ST. LOUIS, SPRINGFIELD & PEORIA RAILROAD.

(ILLINOIS TRACTION COMPANY.)

CHAMPAIGN, ILL., October 28, 1913.

MESSRS. N. W. HALSEY & CO.,
49 Wall Street, New York City.

Dear Sirs:

Referring to the First and Refunding Five Per Cent. Gold Bonds of the St. Louis, Springfield & Peoria Railroad, I beg to submit the following information:

ORGANIZATION.

The St. Louis, Springfield & Peoria Railroad, an Illinois corporation, was organized under the laws of the State of Illinois, December 1st, 1909, to acquire and consolidate various electrically operated railroads which have been in successful operation for several years. The St. Louis, Springfield & Peoria Railroad owns and operates a high speed electric line of standard steam railroad construction, connecting the cities of Peoria and Bloomington, Illinois, the northern termini of the system, with the City of St. Louis, the metropolis of the Mississippi Valley, on the south. The total population served (exclusive of East St. Louis, Illinois, and St. Louis, Missouri), according to United States Census, 1910, amounted to 252,723 and is increasing rapidly. The population, 1910 census, of East St. Louis was 58,547, and of St. Louis 687 029.

CAPITALIZATION.

STOCK:	
Common,	**$5,450,000**
Preferred,	**2,572,000**
	$8,022,000
BONDED DEBT:	
First and Refunding Five Per Cent. Bonds, due 1939, outstanding,	**$4,198,000**
Prior Lien Bonds, secured on part of the property,	**715,000**
Total First and Refunding Five Per Cent. and Prior Lien Bonds outstanding with public,	**$4,913,000**
First and Refunding Five Per Cent. Bonds reserved for various purposes, as outlined below,	**10,087,000**
Total authorized issue First and Refunding 5's, 1939,	**$15,000,000**
General Mortgage Five Per Cent. Bonds, 1939, secured by lien junior to that of the First and Refunding Five Per Cent. Bonds (Authorized $15,000,000) outstanding,	**$2,951,000**

Of the $10,087,000 First and Refunding Bonds reserved for various purposes, $7,187,000 may be issued for 80 per cent. of cash cost of additions and extensions, $1,200,000 for the purchase of the Springfield & North Eastern Traction property and $1,700,000 to redeem a like amount of General Mortgage Bonds. **These $10,087,000 bonds, excepting the $500,000 mentioned below, may be issued only when the preceding twelve months' gross earnings have equalled five times and net earnings one and three-quarters times the interest charge on all bonds outstanding and those proposed to be issued under this mortgage.**

The $500,000 bonds referred to are issuable at any time for 80 per cent. of the cash cost of additions and permanent improvements.

SECURITY OF BONDS.

The First and Refunding Five Per Cent. Gold Bonds are secured by an absolute first mortgage upon all the property (including power houses and equipment) of the St. Louis, Springfield & Peoria Railroad, subject only to $715,000 underlying bonds secured on part of the property. The underlying debt is less than one-sixth of the total amount of First and Refunding and Prior Lien Bonds outstanding in hands of public.

DESCRIPTION OF PROPERTY.

The St. Louis, Springfield & Peoria Railroad comprises an electrically operated railroad of 210.49 miles of standard gauge line, 10.10 miles of belt line and 26.64 miles of sidings, second track, etc., a total of 247.23 miles of track. The right of way averages 65 feet in width.

Of the total 247.23 miles of track, 216.67 miles are owned in fee by the Company, consisting of 182.37 miles of main track, 10.10 miles of belt line, .29 miles of second track, 17.41 miles of sidings and turnouts, and 6.50 miles of industrial tracks.

The Company also leases 30.56 miles of line between Springfield and Lincoln, extending twelve years beyond the maturity of these bonds, of which 28.12 miles are main line, 2.25 miles are sidings and turnouts, and .19 miles are industrial tracks.

The track and roadway are of standard steam railroad construction, laid with 70-lb. rail, ballasted mostly with stone and gravel.

The bridges and culverts are of steel and concrete, and the road is equipped with automatic block signals.

The Company's two modern and efficient power houses have an installed generating capacity of 17,426 H. P. One of these is located at the northern end of the line in the City of Peoria, and the other at the southern end of the line, on the Mississippi River opposite St. Louis.

The overhead work, including feeders, high tension transmission and telephone lines, is of excellent construction and is in good condition at the present time.

The Company's rolling stock is of the highest grade, the cars and locomotives being among the largest and finest of their kind in existence. The motor cars are equipped with four 75 H. P. motors, so designed as to obtain a maximum speed of 45 to 50 miles an hour.

The Springfield, Edwardsville & Granite City Belt Lines have recently been completed and put in operation. These belt lines facilitate the transportation of heavy through freight to and from the extensive freight terminals in St. Louis, for which provision has been made, and will result, it is anticipated, in a heavy increase in the volume of freight traffic, with a corresponding increase in the Company's revenue.

EQUITY.

The replacement value of the purely physical property, without including franchises and goodwill, was estimated at the beginning of 1910 by independent engineers at $8,406,000. Since that date to July 31, 1913, additions and improvements to the property aggregated $2,986,092.20, making the replacement value of the property $11,392,092.20, or more than two and one-quarter times the total amount of outstanding First and Refunding and Prior Lien Bonds, $4,913,000.

FRANCHISES.

Of the 220.59 miles of main line and belt line trackage, the Company operates 204.97 miles under the steam railroad law of Illinois, like any steam railroad. Its right to so operate is, therefore, perpetual on over 92 per cent. of its main and belt line mileage. For 15.62 miles (through cities and towns) it operates under favorable franchises, the shortest running fourteen years beyond the maturity of these bonds.

TERRITORY SERVED.

The St. Louis, Springfield & Peoria Railroad extends from Venice, situated on the east bank of the Mississippi River, opposite St. Louis, in a northerly direction to Peoria and Bloomington, Illinois, including three belt lines and an extension from Staunton to Hillsboro.

The St. Louis, Springfield & Peoria Railroad is controlled and operated by the Illinois Traction Company, which controls a comprehensive system of interurban and local lines extending throughout Central Illinois and comprising about 460 miles of railway.

The lines of the St. Louis, Springfield & Peoria Railroad traverse one of the most productive farming districts in the Central West, and a large part of the territory is underlaid with coal, said to be of the highest grade in Illinois. This abundance of cheap fuel has resulted in the establishment of many large manufacturing plants within the Company's territory, and, as a result, many of the cities which the Company serves are not only large distributing points for a rich agricultural territory, but are important manufacturing centers.

In November, 1910, the Illinois Traction Company completed the construction of a magnificent bridge across the Mississippi River, between Venice and St. Louis, which is regarded as the finest structure spanning the river at this point. This bridge is connected with the terminal located in the heart of St. Louis, adjoining the wholesale district, by a line of double track road through the streets of the city. The construction of this track is of an exceptionally permanent character. The ties are laid in concrete, 2,700 to the mile, and the rail is 125-lb. steel girder. This bridge and extension represent an investment of approximately, $6,000,000.

The St. Louis, Springfield & Peoria Railroad has a long term contract, extending beyond the life of the First and Refunding Bonds, for the use of the bridge and terminals, and is now operating through cars directly into St. Louis, materially increasing and hastening the development of traffic.

EARNINGS,

ST. LOUIS, SPRINGFIELD & PEORIA RAILROAD

(As certified by Messrs. Barrow, Wade, Guthrie & Co., Chartered Accountants),

Twelve Months Ending July 31, 1913.

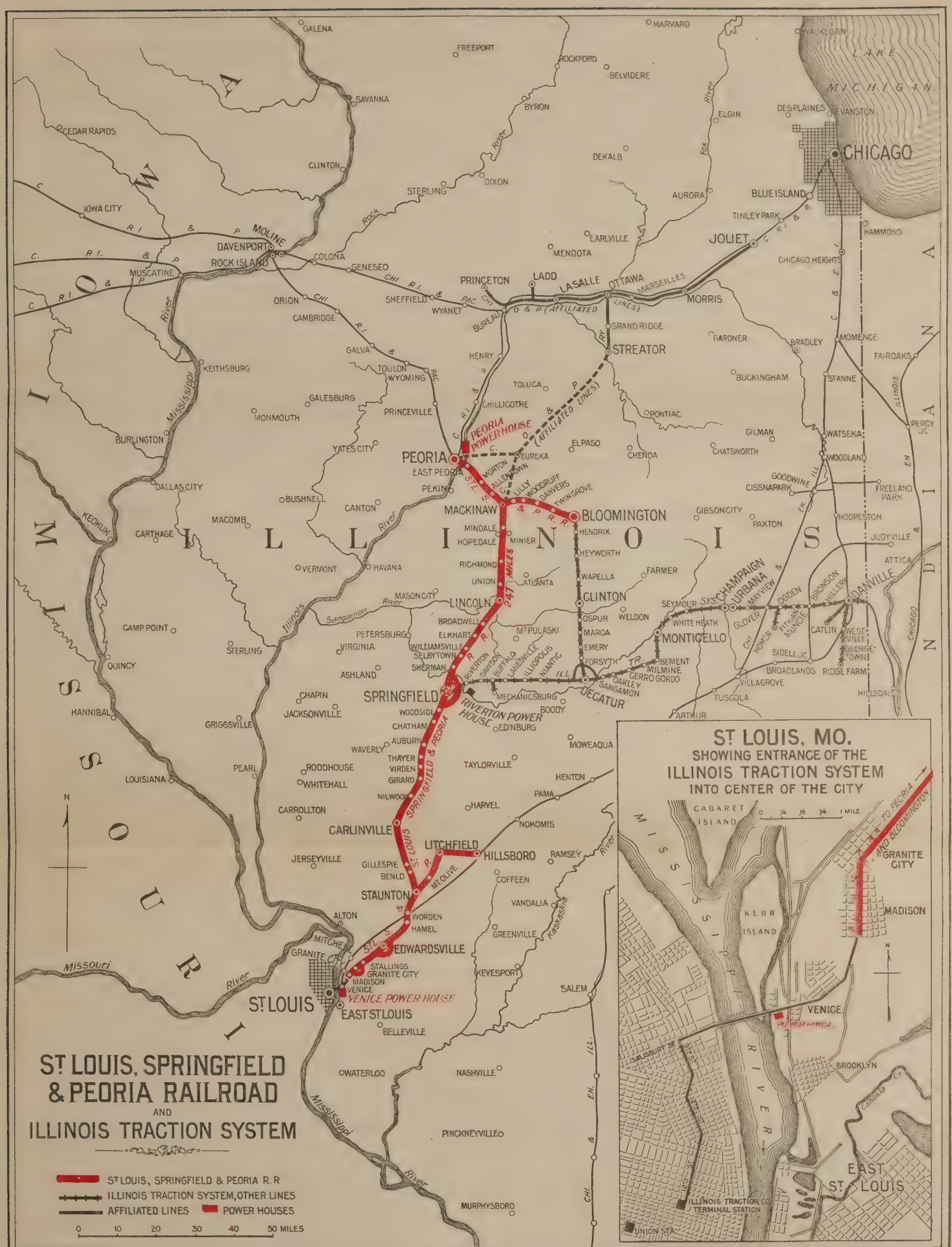
Gross Earnings,	**$1,276,553.82**
Operating Expenses, Rentals and Taxes,	**828,340.34**
Net Earnings,	**$448,213.48**
Annual Interest Charges on $4,913,000 First and Refunding 5's and Prior Lien Bonds outstanding with public,	**245,650.00**
Balance,	**$202,563.48**

GUARANTEE.

The St. Louis, Springfield & Peoria Railroad First and Refunding Five Per Cent. Gold Bonds are guaranteed by endorsement on each bond, unconditionally as to principal and interest, by the Illinois Traction Company.

Very truly yours,

(Signed) GEO. M. MATTIS,
Treasurer.


ST LOUIS, SPRINGFIELD & PEORIA RAILROAD
AND
ILLINOIS TRACTION SYSTEM
ST LOUIS, SPRINGFIELD & PEORIA R.R
ILLINOIS TRACTION SYSTEM, OTHER LINES
AFFILIATED LINES
POWER HOUSES
0 10 20 30 40 50 MILES
E. HENCE 35 BROADWAY N.Y.
ST. LOUIS, MO.
SHOWING ENTRANCE OF THE
ILLINOIS TRACTION SYSTEM
INTO CENTER OF THE CITY
CABARET ISLAND
KERR ISLAND
MISSISSIPPI RIVER
TO PEORIA AND BLOOMINGTON
GRANITE CITY
MADISON
VENICE
BROOKLYN
EAST ST. LOUIS
ILLINOIS TRACTION CO. TERMINAL STATION
UNION STA.
PEORIA POWER HOUSE
RIVERTON POWER HOUSE
VENICE POWER HOUSE
247 MILES
SPRINGFIELD & PEORIA
SPRINGFIELD & ST LOUIS
CHICAGO
LAKE MICHIGAN
ILLINOIS
INDIANA
IOWA
MISSOURI
MISSISSIPPI RIVER
ILLINOIS RIVER
Missouri River
Sangamon River
Rock River
Fox River
Kaskaskia River

We recommend these First and Refunding Five Per Cent. Gold Bonds for investment for the following reasons, viz.:

1st. **Replacement value** of physical property without including franchises and good-will is $11,392,092, **more than two and one-quarter times** the total amount of **outstanding** First and Refunding and prior lien bonds, $4,913,000.

2nd. The bonds are secured by an absolute first mortgage upon all the property of the Company, subject only to $715,000 underlying bonds secured on part of the property. This underlying debt is less than one-sixth of the total amount of First and Refunding and Prior Lien Bonds outstanding in hands of the public.

3rd. These bonds are guaranteed unconditionally as to principal and interest by the Illinois Traction Company.

4th. Bonds reserved for additions, extensions and improvements can only be issued for 80 per cent. of cash cost.

5th. Practically all bonds reserved (95 per cent.) can be issued only when for the preceding 12 months gross earnings have equalled 5 times and net earnings 1¾ times the interest charges on all bonds outstanding and those proposed to be issued.

6th. This Company, an electrically operated railroad, operates 204.97 miles of its total 220.59 miles of main line and belt line trackage under the steam railroad law of Illinois. **Its right to so operate is therefore perpetual on over 92 per cent. of its main line and belt line mileage.**

7th. The Springfield, Edwardsville and Granite City Belt Lines, recently completed and put in operation will result, it is anticipated, in a large increase of freight traffic, with a corresponding increase in the Company's revenue.

8th. The territory served is not only rich from an agricultural standpoint, but the abundance of cheap fuel has resulted in the establishment of many large manufacturing industries.

The above is based upon and is a summary of the accompanying letter of Mr. Geo. M. Mattis, Treasurer of the Company, to which we refer for complete information.

N. W. HALSEY & CO.

BLOOMINGTON, DECATUR & CHAMPAIGN RAILROAD.

(ILLINOIS TRACTION COMPANY.)

First & Refunding 5% Gold Bonds.

Coupon Bonds, $1,000, registerable as to principal only, or exchanged for fully registered bonds.

Registered Bonds, $1,000, or multiples, both classes interchangeable.

Trustee, Illinois Trust and Savings Bank, Chicago, Ill.

Dated, November 1, 1910.

Due, November 1, 1940.

Redeemable at 105 on any interest date.

Interest payable, May 1st and November 1st at office of Trustee, Chicago, or Chase National Bank, New York.

Authorized, $15,000,000.

Outstanding, $1,500,000.

Legality of the bond issue, mortgage and incorporation of the Company has been passed upon by Isham Lincoln & Beale, Chicago. Copies of attorneys' opinions will be furnished upon request.

PRICE ON APPLICATION.

N. W. HALSEY & CO., Bankers.

NEW YORK, 49 Wall Street.
CHICAGO, 152 Monroe Street.
PHILADELPHIA, 1421 Chestnut Street.
SAN FRANCISCO, 424 California Street.

All statements herein are official, or are the firm's opinion based on information which we regard as reliable, and while we do not guarantee them, they are the data upon which we have acted in the purchase of this security.

BLOOMINGTON, DECATUR & CHAMPAIGN RAILROAD.

(ILLINOIS TRACTION COMPANY.)

PEORIA, ILL., January 13, 1911.

MESSRS. N. W. HALSEY & COMPANY,
New York, N. Y.

DEAR SIRS:

Referring to the First and Refunding Five Per Cent. Gold Bonds of the Bloomington, Decatur & Champaign Railroad, we beg to submit the following information:

ORGANIZATION.

The Bloomington, Decatur & Champaign Railroad, an Illinois corporation, was organized November 29, 1910, and acquired and consolidated the following railroad properties which have been in successful operation for a number of years:

Chicago, Bloomington & Decatur Ry. Co.,
St. Louis, Decatur & Champaign Ry. Co.,

forming an electrically operated railroad with over 89 miles of main line extending from Bloomington, Illinois, through Decatur to Champaign and Urbana, Illinois.

CAPITALIZATION.

Stock.	Outstanding.
Common,	$3,000,000
Preferred,	525,000
Total stock,	$3,525,000

BONDED DEBT.

First and Refunding 5% Bonds outstanding (this issue),	$1,500,000
First and Refunding 5% Bonds reserved for various purposes, as outlined below,	13,500,000
Total authorized issue First and Refunding 5% Bonds of 1940,	$15,000,000
General Mortgage 5% Bonds, 1940, secured by lien junior to that of the First and Rfdg. 5's,	$954,000

Of the $13,500,000 First and Refunding Bonds reserved for various purposes, all except $500,000 (issuable at any time for 80 per cent. of the cost of additions and betterments), can be issued only when for the preceding twelve months gross earnings have equalled five times and net earnings one and three-quarter times the interest charges on all bonds outstanding and those proposed to be issued.

The bonds are issuable for the following purposes:

$4,432,000 can be issued only in the event of the acquisition by the Bloomington, Decatur & Champaign Railroad of certain connecting interurban roads also belonging to the Illinois Traction System, as fully described in the Trust Deed. These bonds are reserved to retire an equal amount of the bonds of the roads acquired. The lines for which provision is thus made comprise 115 miles of track and have gross earnings of over $700,000 per annum.

$7,614,000 can be issued for 80 per cent. only of the actual cost of future extensions and improvements to the lines now owned or hereafter acquired.

$954,000 are reserved to redeem a like amount of General Mortgage Bonds.

SECURITY OF BONDS.

The First and Refunding Five Per Cent. Bonds, due 1940, are secured by a first mortgage upon all property and equipment of the Bloomington, Decatur & Champaign Railroad.

DESCRIPTION OF PROPERTY.

The Bloomington, Decatur & Champaign Railroad comprises over 89 miles of standard gauge main line railroad and eight miles of sidings, a total of 97 miles of track. The right of way averages 66 feet in width. Over 81 miles of the total, 89 miles of main track, are owned in fee by the company, including entrance practically into the center of the City of Champaign. The road has been constructed in the most substantial manner. There are 2700 ties to the mile. Eighty-one miles of main track are laid with 70-pound rails—the balance, amounting to eleven miles, with 60-pound T-rails, and the road is liberally ballasted with either gravel or chats.

The power supply of the company is protected by a favorable long-term contract with the Illinois Traction System and its subsidiary companies, extending beyond the life of the bonds.

The overhead work, including feeders, high tension transmission and telephone lines, is of excellent construction and is in good condition at the present time.

The company's rolling stock is of the highest grade, comprising 12 motor passenger cars, 2 motor and 7 trailer express cars, 4 box cars, 103 gondola cars, 3 cars for construction and miscellaneous use, 10 flat cars, 1 sleeping car, 3 portable substation cars, and 2 electric locomotives, making a total of 145 cars and 2 locomotives. A large part of this equipment is new.

The company owns extensive modern car shops in Decatur, having ample facilities for the needs of the entire Illinois Traction System.

EQUITY.

The total cost of the mortgaged property is in excess of $3,000,000.

The replacement value of the **purely physical property,** without including franchises and goodwill, is estimated by independent engineers at $2,750,000, which is $1,250,000 in excess of the entire outstanding amount of First and Refunding Bonds ($1,500,000).

FRANCHISES.

The entire mileage operated by the Bloomington, Decatur & Champaign Railroad, except that in towns and cities, is on private right of way. For over 81 miles the company owns its right of way and operates under the steam railroad laws of Illinois. Its right to so operate is therefore perpetual on 91 per cent. of its mileage. For 8 miles (through towns and cities) it operates under favorable franchises, the shortest running 13 years beyond the maturity of these bonds or under favorable contracts over the tracks of other interurban or urban properties belonging to the Illinois Traction System.

TERRITORY SERVED.

The Bloomington, Decatur & Champaign R. R. serves a population estimated by your engineers, after careful investigation, at over 113,000. The road extends from Bloomington on the north in a southerly direction to Decatur, and then easterly to Champaign and Urbana, Illinois.

The entire section served by the Bloomington, Decatur & Champaign Railroad consists of exceptionally fine agricultural lands, situated in the heart of the corn belt of Illinois. Bloomington, including the adjoining town of Normal, has a population of over 30,000. Decatur is located in the central part of the State, within the corn belt and on the edge of the coal mining fields, with a population of over 31,000. It is served by several steam roads, giving it the advantage of low freight rates and making it a good distributing center. The general shops of the Illinois Traction System and the Wabash Railroad repair shop, employing a thousand men, are located here. The cities of Champaign and Urbana join each other and have an aggregate population of over 20,000 people. There are 22 miles of well paved streets and many fine residences, which are an evidence of the prosperity enjoyed by these cities.

The Bloomington, Decatur & Champaign Railroad is controlled and operated by the Illinois Traction Company, which owns a comprehensive system of interurban and local lines extending throughout Central Illinois and comprising about 400 miles of main track.

The Illinois Traction Company operates as a carrier not only of passengers but of freight, and has about 466 freight and express cars and 12 electric locomotives. It has agreements for the interchange of freight with the Chicago & Eastern Illinois and the Chicago, Rock Island & Pacific Railroads.

Decatur is a junction point in the system. One line extends westerly to Springfield, the capital of the State, from which lines extend south to St. Louis and north to Peoria. A part of the Bloomington, Decatur & Champaign Railroad extends from Decatur to Bloomington, whence another line extends to Peoria. From Urbana, Ill., the lines of the Illinois Traction System extend to Danville, the most easterly point in the system. It is expected that the lines from Decatur to Springfield and from Urbana to Danville will eventually be acquired by the Bloomington, Decatur & Champaign Railroad.

The Illinois Traction Company has just completed the construction of a bridge across the Mississippi River, between Venice and St. Louis, which is regarded as being the finest structure spanning the river at this point. The bridge is connected with a terminal located in the heart of St. Louis, adjoining the wholesale district by a line of double track road through the streets of the city. This bridge and extension represent an investment of considerably over $6,000,000, and has just been completed (November 10, 1910) and thrown open to traffic.

OFFICIAL STATEMENT OF EARNINGS.

BLOOMINGTON, DECATUR & CHAMPAIGN RAILROAD.

(As certified by Messrs. Barrow, Wade, Guthrie & Co.)

	Year Ending Dec. 31, 1908.	Year Ending Dec. 31, 1909.	Twelve Months to Oct. 31, 1910.
Gross Earnings,	$335,300 12	$361,815 77	$401,808 03
Operating Expenses,	226,455 20	233,494 71	265,629 77
Net Earnings,	$108,844 92	$128,321 06	$136,178 26
Interest on $1,500,000, First and Refunding 5% Bonds,	—	—	75,000 00
Balance,	—	—	$61,178 26

GUARANTEE.

The Bloomington, Decatur & Champaign Railroad First and Refunding Five Per Cent. Gold Bonds are guaranteed by endorsement on each bond, unconditionally as to principal and interest, by the Illinois Traction Company.

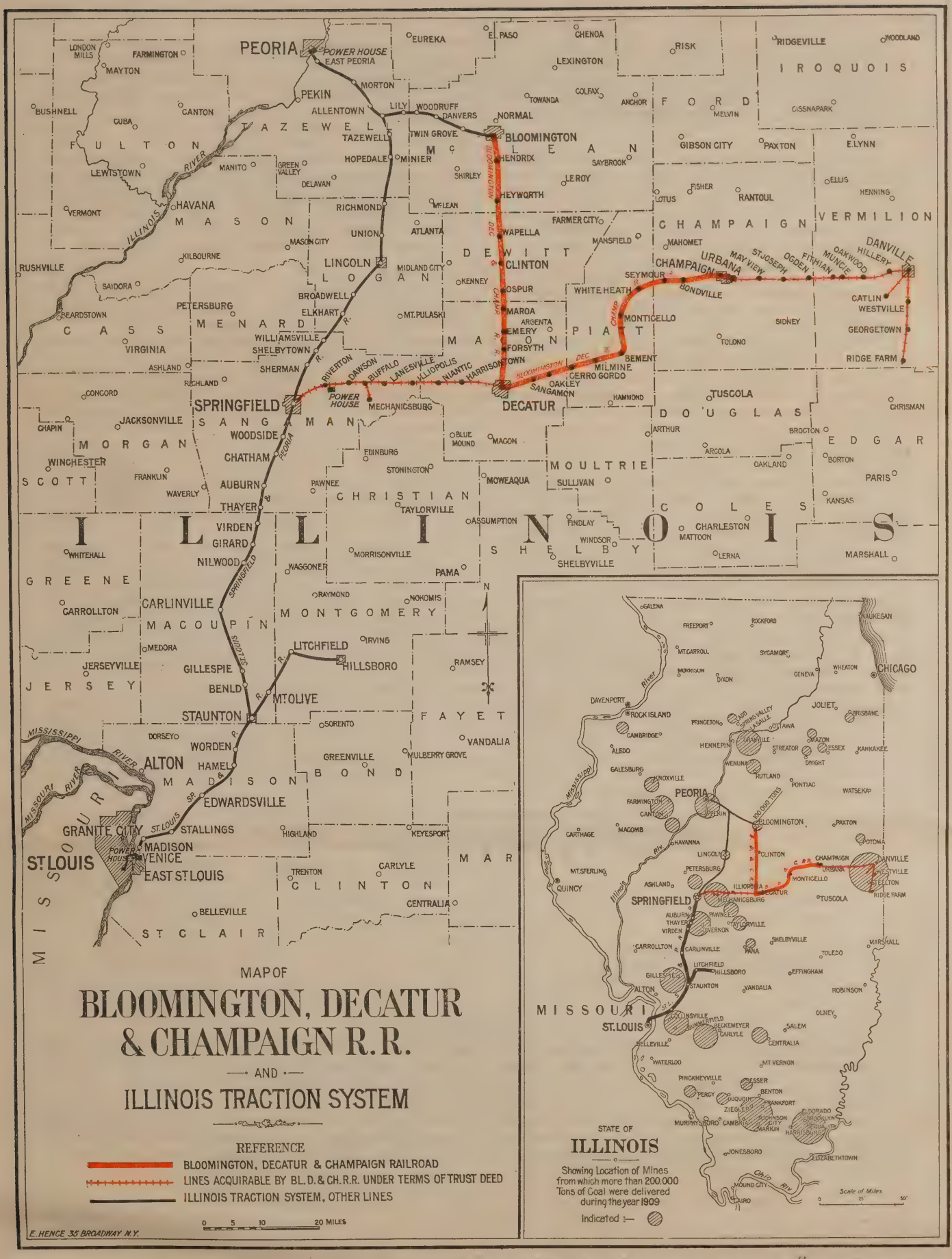
CONCLUSION.

In view of the large equity over the bonded debt, the conservative manner in which the mortgage has been drawn, the fact that the bonds are a first mortgage on the entire property, and the favorable character of the territory served, I consider the bonds you have purchased thoroughly well secured.

Very truly yours,

(Signed)

W. B. McKINLEY, President.



Total Surplus Ill. Trust Syst. Dec 31, 1912 $2,351,883

We recommend these First and Refunding Five Per Cent. Bonds for Investment for the following reasons, viz.:

1st. The bonds are **an absolute first mortgage** on the railroad from Bloomington via Decatur to Champaign, including right of way, equipment, modern car shops with ample facilities for entire Illinois Traction System, etc.

2nd. Replacement value of physical property without including franchises and good-will is $2,750,000 which is $1,250,000 in excess of the entire outstanding amount of First and Refunding Bonds, $1,500,000.

3rd. Bonds reserved for additions, extensions and improvements can be issued only to 80 per cent. of the cost thereof.

4th. Practically all bonds reserved (96 per cent.) can be issued only when for the preceding 12 months gross earnings have equalled five times, and net earnings 1 3/4 times the interest charges on all bonds outstanding and those proposed to be issued.

5th. This Company, an electrically operated railroad, owns and operates over 81 miles of its total 89 miles of main track under the steam railroad law of Illinois. **The Company, therefore, has perpetual rights to operate 93 per cent. of its mileage.**

The remaining 8 miles (in cities and towns) are operated under favorable franchises, the shortest running 13 years beyond the maturity of the bonds, or under contracts with other urban or interurban properties.

6th. The territory served is not only rich from an agricultural standpoint, but the abundance of cheap fuel has resulted in the establishment of many large manufacturing industries.

With so many natural advantages the growth of population and further development of the territory served is in our opinion assured.

The above is based upon and is a summary of the accompanying letter of the Hon. W. B. McKinley, President of the Company, to which we refer for complete information.

N. W. HALSEY & COMPANY.

CLEARING HOUSE ASSOCIATION
OF THE
BANKS OF PHILADELPHIA

DEPARTMENT OF EXAMINATION
WM. M. HARDT
EXAMINER

December 10th, 1912.

Dr. William C. Robinson,

Philadelphia, Pa.

Dear Dr. Robinson:

I beg to acknowledge the receipt of your letter of the 6th inst. and in reply, ask you to excuse me from taking any active part in the projects referred to in your letter. As you admit, there is some division among the Elders and Trustees as to the merits of the propositions, but I have not enough interest in the matter to become a participant. Perhaps you will, in your mind, condemn me for dwelling upon past occurrences, but as you were not informed of the matter in my mind, I will briefly refer to it.

When the last effort was made to raise considerable money in the church, Mr. Ferguson and myself were appointed a Committee, on the part of the congregation, to confer and act with the Elders and Trustees regarding the matter. Our reception by a number in those bodies was, to say the least, frigid and we withdrew from activity as gracefully as possible and without friction. But the impression made upon me at the time, has not been entirely effaced. I dislike to refuse anything you request, but I do not wish to put myself in a possible position of antagonism to any of the interests of the church. I hope to become more regular in my church attendance and would have been at service on Sunday had it not been for Mrs. Hardt's illness. I want to help and encourage you as much as I can,

while also preserving a position of inactivity, as far as the leading interests of the congregation are concerned. I am willing to follow, but do not wish, in any sense, to lead.

Yours most sincerely,

P. W. Hardt

CLEARING HOUSE ASSOCIATION
OF THE
BANKS OF PHILADELPHIA

DEPARTMENT OF EXAMINATION
WM. M. HARDT
EXAMINER

October 22, 1912.

Rev. W. C. Robinson,
S. W. Cor. 35th & Baring Streets,
Philadelphia, Pa.

My dear Dr. Robinson:

I have your letter relative to the Mens' Association, also the notification for the meeting on Wednesday Evening. I am sorry that I did not get the opportunity of talking with you on Saturday, as there are many things that I would like to discuss with you. I have decided to sever my relationship with the Mens' Association, as the work has not, in my opinion, received cordial support in important quarters. Reluctantly, I would say that I have no desire to resume Church activities, although I might have easily been led into an opposite course, but my connections with Northminister for nearly ten years, thoroughly convinces me that its affairs of any importance, are centered in a small group of its members. I have had no ambition, whatever, for preferment and have received but slight consideration. However, in this particular, I am probably in the same position of many other members. In fact, the ties binding me to the Church today, are largely - if not solely - my admiration and affection for you, and interest in the work associated with your activities.

Very sincerely yours,

Wm. M. Hardt

PRESBYTERIAN BOARD OF PUBLICATION
AND SABBATH SCHOOL WORK
PHILADELPHIA

OFFICE OF THE SECRETARY

Dear Dr Robinson -

We were sorry you were detained from the Committee meeting yesterday. At the close of the meeting of the Educational Committee there was a discussion of the proposed plan of a merger of the Boards of Publication Education, and Aid for Colleges. We all felt that it was undesirable so far as our Board is concerned, and it was suggested that it would be well to have members

from Board elected Commissioners to the General Assembly so that they could present our view of the case when the matter came before the Assembly. Would you be able to attend the next Assembly?

I would be glad to speak to some of our friends in the Phila Presbytery in favor of your election if you are willing that I should do so. We will try to have Dr Laird & Dr Kerrick elected Commissioners from the Presbytery of Phila North.

I had a long talk with Mrs White this morning. She feels that the situation is not any better than it was when we had the conference in my office. There are times when she does not have enough work to keep her busy, and at these times the "whole" is on her mind. She does not see any hope for this state of affairs improving, and feels that it would be best for her to retire at the end of the year which will occur in April.

She said that some of her friends wanted her to "stay

and light it - we." But that she could her do the work in that spirit. I have felt for some time that the situation was very trying for her, and have been afraid that she would break down under the current strain.

It is a most unfortunate situation. There does not seem to be the kind of work for which Miss White is so well fitted, and which we expected would be necessary when we asked her to accept the position.

PRESBYTERIAN BOARD OF PUBLICATION
AND SABBATH SCHOOL WORK
PHILADELPHIA

OFFICE OF THE SECRETARY

I said to her that I felt that the war was not in any way to blame for the present state of affairs, and that we might make special efforts to secure for her a position that would be congenial, and where her talents and experience would be called into play.

I received yesterday a letter from Dr Reese of the Lincoln

Church asking me to recommend some one who would be capable of filling the position of Church secretary and visitor.

I showed the letter to Mrs White, and she said she would be glad to have me mention her name to Dr Reese. So I wrote him this morning recommending Mrs White for the position.

Trust I may Dr Reese—

Do you think that you could do any thing to help secure the position for Dear White?

This is a longer time than I expected to write. I am sincerely grieved over this matter, and — am anxious to do every thing in my power to be of service to Dear White at this time.

Yours sincerely

Alexander Kenney

4006 Pine St. Phila.
February 29th/16.

Dr. H. C. Robinson
Phila., Pa.

Dear Sir.- I have made several attempts to answer your letter of Dec. 1st, but never seemed able to say what I wanted to say. In spite of your statement to the contrary, I still believe I would have remained a regular attendant at Hartz-

minister, had it not been for the distance and the inconvenience of changing cars going to and from the church. I was never a helpful member, as I never became interested or took an active part in the various organizations of the church.

I do not think my religion means less to me than formerly and I think I can truly say I enter God's house with the same sincerity and reverence. Though I have not been found in my pew in your church for several

years, I have still attended many church services. Indeed I had long thought you no longer considered me a member of your flock by reason of my absence. I must thank you, dear Dr. Palmer, for your patience, which I have so ill deserved.

It is true I had fully decided last year that I would become a member of Mr. McCallum's church but later decided against this, as his rapid and often indistinct utterance necessitates an

may part, an attention so close as to be both irksome and wearying. And I cannot believe a mere attendance at church services constitutes Christianity.

I trust you will believe me entirely sincere in my statements and if nothing prevents, it will be my pleasure to receive the gospel message from you on Sunday next.

Very truly -

Amalie H. Hughes.

Presbyterian Board of Publication and Sabbath School Work.
Philadelphia.

Rev. Alexander Henry, D.D. Secretary.
910 Witherspoon Building.

March 6th, 1914.

Rev. W. Courtland Robinson, D.D.,
3504 Baring Street, Philadelphia.

Dear Dr. Robinson:

I have read your letter with deep interest, and sympathize with you in your regret that Mrs. White should feel it necessary to offer her resignation. When I recall how much I had to do with bringing her here, and our bright anticipations of the results of her coming, I am the more grieved.

Since receiving your letter, I had another conference with Mrs. White and asked her to do nothing for the present until I could talk with you. She said that she would do as we wished, but that the situation was, so far as she could see it, an impossible one; and she did not see how she could remain with us longer than the end of her year.

In your letter, you say that you do not know whether the subject was discussed at the recent meeting of the Committee. I am glad to be able to tell you that it did not come before the Committee, and I am hoping that this will not be necessary.

If this should be done, we would have to hear Mr. Hall's reasons for thinking that Mrs. White is not suited for the work we have given her, and Mrs. White's reasons for thinking that Mr. Hall is prejudiced against her. If the Committee decided that Mrs. White should remain, the "prejudice" would be stronger than ever; if the members decided that she would better resign, it would seem to be a reflection upon Mrs. White's ability to do this kind of work.

Col. Allen called to see me this morning, and we had a frank conference upon the subject. Finally, it was agreed that he should see you, and arrange for an hour when you could see him, Mr. Hall and myself in my office. We would then consider somewhat in detail Mr. Hall's reasons for thinking that Mrs. White cannot successfully perform the duties of an assistant; and, second, just what work there

Presbyterian Board of Publication and Sabbath School Work
Philadelphia

Rev. Alexander Henry, D.D., Secretary
410 Witherspoon Building

is connected with the office that she could do, if we decided that she ought to remain.

This latter question is, to my mind, in some ways, the most important question of all. We can readily insist upon Mrs. White's remaining; and we can tell Mr. Hall that this is our decision— but would this be fair to the Board or to Mrs. White? If the work we anticipated has not developed, and is not here to be done, would the Board be justified in paying for it, and would Mrs. White be justified in accepting payment for it? She said to me, in one of our conferences, that this question was seriously troubling her, and that it made her very unhappy to feel that she was not doing t e kind of work she had anticipated, and that the work she was doing could be done by some one else at a much less salary.

I feel that we must consider Mrs. White's interests in looking at this question, and not ask her to do anything which will make her unhappy and nervous. From what she has told me of her feelings, I can realize how the tension might bring on an attack of nervous prostration that would be far worse than anything that has yet occurred.

It is a matter that we need to think over and pray over very seriously, that we may have light given us to know what is the best thing to do.

As to the General Assembly, I am glad to know that you will be there in any event, and will inquire what is best to do as regards your nomination.

With best wishes, I am

Sincerely yours,

Alexander Henry

N. W. HALSEY & CO.

NEW YORK, PHILADELPHIA,
SAN FRANCISCO,
CHICAGO.

1421 CHESTNUT STREET
MORRIS BUILDING

PHILADELPHIA, PA., November 24, 1915.

Rev. W. Courtland Robinson,

3504 Baring Street,

Philadelphia, Pa.

Dear Sir:

We take pleasure in confirming sale to you through our Mr. Benjamin F. White of

$1,000 SAN JOAQUIN LIGHT & POWER CORPORATION FIRST & REFUNDING 6% BOND SERIES "C"

Interest February and August, due August 1950

Price, 100 and interest.

We acknowledge receipt of your check for $1020 and the bond will be delivered to you as requested on December first.

We thank you very much for this business.

Very truly yours,

N. W. Halsey & Co.

RM L

John C. Hinckley
Attorney at Law
822-826 Witherspoon Building
Juniper and Walnut Streets
Philadelphia

September twenty-seventh
1915.

Rev. W. Courtland Robinson,
3504 Baring Street,
Philadelphia, Pa.

Dear Sir:-

In the suit brought by Mrs. MacArthur against her husband for divorce, I have arranged to have you testify before the Master on Tuesday, October twelfth, at three o'clock at the office of David Lavis, Esq., 643 Land Title Building, Philadelphia.

Will you kindly let me know if you can arrange to be present at that time.

I will try to see that you are not detained any longer than possible.

Yours very truly,

John C. Hinckley

Boulder Brook Camps

on Lake Kezar

Center Lovell, Maine

July 20. 1915

Dr. W. Courtland Robinson.

Delhi New York.

Dear Doctor;

These days I am sure are delightful ones in your Summer home, and I trust you are all in excellent health that you may be enjoying them fully.

Kathrine and I came here July 1st, I tarried in Boston on business, but she came on to this place we have learned to love so well.

I joined Kathrine on the 10th remaining over Sunday and Monday, then, after five days more in Boston, I came up here again on the 17th, to remain until we leave for home about Sept 1st.

Much rain has fallen in this Section during July, still much of it has been in form of heavy showers, and the sun breaking out again has

us in row boat or Canoe enjoying ourselves on the water.

Kathrine is very happy here and I am sure it will do her a world of good, to live this out door life for the next few weeks.

You must have wondered Doctor at my not following up the invitation I extended to you to give us the pleasure of having you dine with us before you left on your vacation. I had left the date open you will remember, to arrange it with you later.

Kathrine, I had not spoken to about it when I saw you. I just took it for granted she would be as happy to have you as I would, and so she would be ordinarily. aside from one friend we have had No one with us during the Winter & Spring. On speaking to Kathrine regarding your Coming, she said if it made no difference she would rather wait and have you and Mrs. Robinson in the Fall. I could see that she felt not quite up to having guests, although I had taken it for granted that she would be glad to have you. I said we would let it go then until Fall. Without telling her I had already asked you to dinner. I'm sure you will understand the situation and realize that we both look forward with pleasure to and having you with us on our return in the Fall. We both send Kindest regards and best wishes for a happy Summer to You and yours. Sincerely Yours H. S. Howell

NORTHMINSTER PRESBYTERIAN CHURCH
THE MANSE
3504 BARING STREET
PHILADELPHIA

July 10th, 1913

TO MEMBERS OF THE ORGAN COMMITTEE.

A letter from the Hutchings Organ Co. reads as follows:—

"Your letter received. We shall be very glad to have the console located directly at the front of the organ. We can place it as low as you desire. You can decide how much you want it below the level of the floor, and then arrange to have your carpenters make the necessary changes in the space for the Choir.

In regard to having the chimes in the swell box, we are inclined to think that this is a mistake, and that you would be a great deal better pleased with the Chimes over the ceiling. You may remember that in all the organs we showed you the Chimes were so located. Your church is not very large, and the Chimes, if located in the swell-box, will be so close to the organ and platform that we are afraid you will lose some of the distant effect which is so greatly admired. However, we have no objection to locating them in the swell-box if you and your people will be entirely satisfied with this arrangement.

In regard to the screen work for the pipes, made of oak, we notice that you are planning to have an architect make a design for this and will send it to us later. Our experience has been that a screen or case design made by an architect is apt to be rather more expensive than you would at first think, but we, of course, are unable to tell until we receive the design. When we do receive it we will take the matter up with you promptly and let you know what the expense will be.

We notice that you approve the layout and arrangement of the console.

We certainly are doing, and shall continue to do, our very best to have the organ finished by September 15th, but it is impossible for us to be absolutely sure of accomplishing this now.

We also notice that you have decided to have the pipes finished according to sample No. 1 as sent you."

You notice what is said about location of chimes. Personally I give great weight to their expert opinion. Please send to me at Delhi, N. Y. your opinion and wish - very promptly. Send me also any other comments which the letter suggests to you.

Most sincerely yours,

W. C. Robinson, Chairman.

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W. C. Robinson,

Chairman.

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W. C. Robinson

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